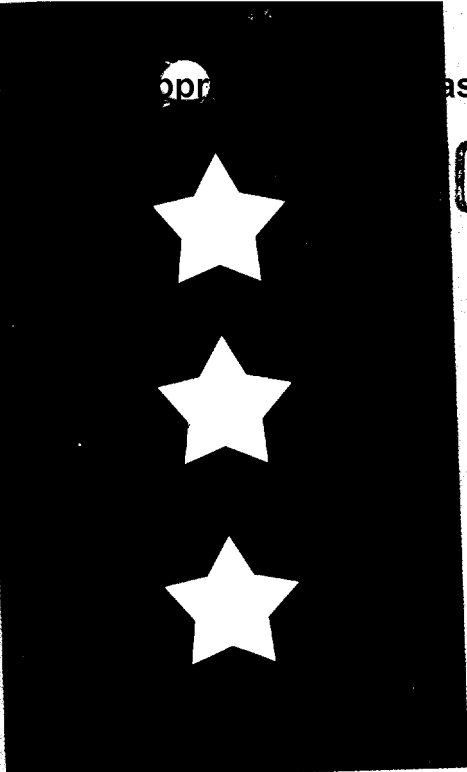


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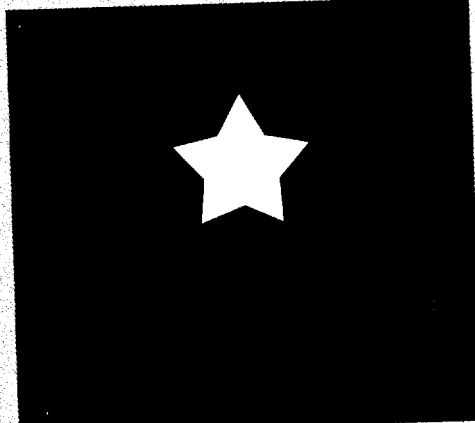
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support bulletin 1968



FOR INFORMATION OF HEADQUARTERS AND FIELD PERSONNEL

~~SECRET~~

GROUP 1
Excluded from automatic
downgrading and declassification

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PURPOSE

The Support Bulletin, published periodically, is designed to keep headquarters and field personnel informed on administrative, personnel, and support matters. The Support Bulletin is not directive in nature but rather attempts to present items which, in general, are of interest to all personnel and, in particular, of interest to those employees occupying various support positions. Suggestions and constructive criticism from both headquarters and field personnel are encouraged.

NOTE: — This bulletin is *for information only*. It does not constitute authority for action and is in no way a substitute for regulatory material.

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CPYRGHT



*Progress in suggestion and
invention awards program*

Increased Participation in Program

A recently released report of the Suggestion Awards Committee reveals that in F.Y. 1968 there was an accelerated participation in the Suggestion and Invention Awards Program by our employees. The volume of remarkable achievements submitted through the Program shows that most of our employees have a good understanding of the criteria for constructive improvement proposals.

Substantial participation increases were made last year. The total number of suggestions received exceeded the previous year by 27 percent with eligible cases increasing 25 percent. Of the eligible cases considered, 22 percent were adopted for use.

Leadership Pays Off

Although the Committee admits that some of the progress may be due to increased publicity, briefings and the members' personal interest, it gives primary credit for the accelerated participation to the program coordinators and internal panels, plus the high level of supervisory interest and inspiration displayed in many offices.

In one area, office heads have been encouraged to use the Program as a "management tool" and to consider establishing internal panels which have proved so successful in stimulating and recognizing ideas.

Elite Club for Top Suggesters

One large component has been so successful in motivating employees to submit sig-

nificant ideas that it has formed a Century Club for the many employees who have been recognized by awards of \$100 or more.

The head of the component when launching the first meeting of the Century Club presented each member with a Certificate of Membership. He urged members to continue illustrating the force of their ideas and the depth of their insight and perception by submitting additional proposals of real value.

Substantial Savings from Suggestions

During the year some very substantial awards were made for suggestions and inventions, resulting in savings and benefits that were 27 times greater than our awards cost or the "investment" we made to recognize and reward employees.

The Year Ahead

At the end of F.Y. 1968 a substantial number of cases were under active analysis and study with several large scale achievements nearing consideration by the committee. The committee is confident that F.Y. 1969 can result in another increase in the volume of eligible suggestions if officials will convince their supervisors of the value of the Program as a management tool and problem-solving system, and in turn supervisors will encourage their employees to use their experience and initiative to come up with new ideas and improvements.

When are *you* going to submit *your* good idea for "eliminating, combining, improving, simplifying or saving?"

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Types of Retirement

There are basically three types of military retirement under which individuals become eligible to receive retirement pay:

- Members of Regular forces and Reservists on extended active duty retired for longevity after twenty or more years of active Federal service.
- Regulars and members on active duty for more than thirty days retired for physical disability.
- Reservists who have completed twenty or more years' satisfactory service, the last eight qualifying years of which were in the Reserve or National Guard, and have reached age 60.

Eligibility for Retired Pay for Reservists

To be eligible for retired pay, an individual need not have a military status at the time of application but must have attained age 60, completed a minimum of 20 years of qualifying service (50 retirement points or more within the anniversary year), and served the last eight years of his qualifying service as a member of a Reserve component. The last eight years of qualifying service need not be the last eight years of military service nor do they have to be continuous.

For example, an officer who has served fifteen years in a Regular service and then completes five qualifying years in a Reserve status must complete an additional three qualifying years in a Reserve status to qualify for retired pay.

If an individual was appointed or enlisted before 16 August 1945, he must have per-



**military
retirement
notes**

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formed active service (other than for training) during some portion of any of the following periods:

- After 5 April 1917 and before 12 November 1918,
- After 8 September 1940 and before 1 January 1947, or
- After 26 June 1950 and before 28 July 1953.

Computation of Service

In computing service before 1 July 1949, one point is credited for each day of active duty and fifty points for each year of service as a member of a Reserve component other than active duty. A proportionate part of 50 points will be credited for any fraction of a year.

After 30 June 1949, one point is credited for each day of active duty and fifteen points for each year of membership in an active status in a Reserve component. One point is credited for each authorized participation in drills or periods of instruction and one point for each three hours of correspondence course work completed satisfactorily. Not more than 60 points per year, including membership points will be credited for inactive duty training in any one retirement year.

Computation of Retired Pay

To compute retired pay, determine total years for percentage purposes by dividing total creditable days (each point equals one day) by 360. Example: $3,895 \text{ days (points)} \div 360 = 10.819$.

Then multiply the years of service for percentage purposes (10.82) by $2\frac{1}{2}$ percent or 0.025 ($10.82 \times 0.025 = 0.27050$). This figure

0.2705 multiplied by the monthly basic pay which the individual would receive if serving on active duty in the highest grade satisfactorily held, determines the gross amount of monthly retired pay to which entitled.

Application for Retired Pay

It is the responsibility of each qualified individual to submit his application for retired pay on Department of Defense Form 108 (Application for Retired Pay Benefits), not earlier than 120 days before his 60th birthday.

Other Benefits Available

Persons entitled to receive military retired pay (including those who have less than eight years of active duty) and their dependents are authorized medical care benefits in medical facilities of the uniformed services under the provisions of Title 10, United States Code, sections 1074(b) and 1076(b) as amended by section 2 of the Military Medical Benefits Amendments of 1966 (P.L. 89-614). These retired members and their dependents are also authorized civilian medical care benefits under the provisions of Public Law 89-614 with the Government paying a major portion of the cost. Such persons lose eligibility for civilian health benefits under this program upon reaching age 65, if they are eligible for Social Security hospital insurance benefits. They are also authorized commissary, Officer Club, and Exchange privileges, burial in a National Cemetery, including Arlington National Cemetery, and an annual round trip to foreign countries when and if space is available and provided there are no "balance of payments" restrictions.



ENTHUSIASM FOR POPULAR MANAGEMENT COURSE CONTINUES

The demand for the Advanced Management (Planning) Course continues to increase. The participants in the most recent course were very enthusiastic about it, and at its completion indicated they would be encouraging others from their components to attend in the future. One senior officer from a large component estimated that a minimum of 50 individuals from his area would probably attend within the next 6 months.

Two principal critique themes emerged from the course:

- ▶ The course is valuable in a practical sense, providing concepts and tools which are applicable to the job.
- ▶ The course sets the Planning-Programming-Budgeting System in its proper context by removing much of its mysticism and placing it in the broader framework of managerial planning.

Some design changes in the course have eliminated variable readings in the prework and added a selected bibliography. Particularly successful has been a task in which individuals develop plans for improving the planning effectiveness of their work groups.

PROGRAMMED INSTRUCTION FOR THE OVERSEAS EMPLOYEE

New Opportunities for Self-development

Previous articles in the *Support Bulletin*, most recently in the May 1968 issue, have

recited the continued progress in the use of Program Assisted Instruction (PAI). One aspect of this advancement in educational technology has been the preparation of courses for self-development through Programmed Instruction (PI).

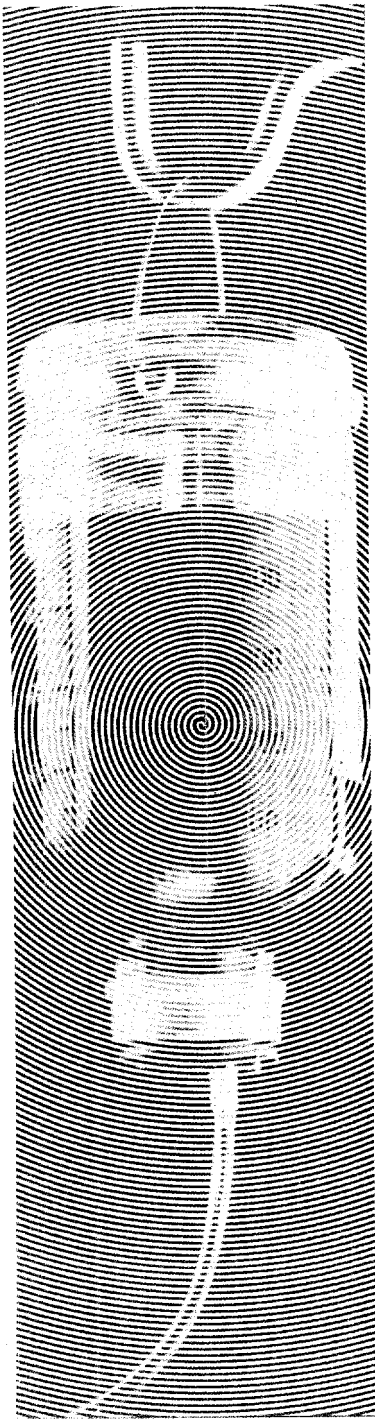
PAI is considered to be the more effective training technique, combining as it does self-pacing and immediate confirmation of results with the presence of an instructor to advise the student when any difficulty arises. However, PI offers a solution to certain training problems; and it is surprisingly effective, especially in comparison with the disappointing results of past use of correspondence courses.

Increasing Number of Programs Available

In addition to a relatively small but increasing number of programs developed within the Organization there are numerous programs available from other agencies or commercial sources.

If you have a particular training need, we recommend that you determine through your component whether a suitable program is available. In this rapidly developing field, courses not immediately available may be in the process of preparation and could be obtainable by the time your inquiry is received. Future issues of the *Support Bulletin* will continue to keep you informed of the latest PI and PAI developments. The following token inventory of available PI materials is simply suggestive:

- Type II Financial Property Accounting
- How to Compute Per Diem
- Essentials of Accounting
- Inventory Management
- Introduction to Transistors
- Speak and Read Modern Greek
- Introductory Spanish
- Programmed College English
- Gregg Shorthand 1 & 2
- Gregg Typing 1 & 2
- Lecture Preparation Guide



you can save a life

With all the recent publicity about the spectacular contributions of heart donors, some people may have forgotten about one of the more common life-savers—the Blood Donor Program.

A Life-or-Death Emergency

When the call came that an employee's wife needed whole blood of a rare type to meet an immediate emergency, the Personnel Office, which is responsible for the Blood Donor Program, was geared to go into action. It keeps a file of blood donors, their specific types of blood and the dates of their donations. As a result, within minutes possible donors had been identified from the index, a car obtained, and within the hour five donors with the correct blood type were at the hospital for the necessary transfusion.

Other Emergencies and Benefits

Last month headquarters was asked to furnish blood for open-heart surgery being performed on the child of an employee. This was the second request within recent months for this type of surgery which requires that 15 to 25 pints of blood be available within a short time after surgery.

Emergency cases involving employees and their dependents are not the only ones that have benefited from the program. During the last fiscal year, more than 100 employees or their dependents received several hundred pints of blood—and without charge from the Red Cross!

More Blood Needed

In spite of the fact that employees are given a convenient opportunity to donate blood each month, or three times a year, depending on location, donations have decreased each of the past five years with the exception of a slight increase this past year.

In order to continue to receive the many benefits of the Blood Donor Program, the Organization must keep up its quota of donors each month and all personnel are urged to participate. Arrangements for blood donations and replacements are made through the Personnel Office.

A little of your time could mean a lot of time for one of your co-workers or his dependent.

CIVIL SERVICE RETIREMENT—LEAVE AND DEPOSITS

I had 30 days annual leave carried over at the end of the last leave year. If I retire during this year without taking any leave, will I be paid a lump sum payment for this year's leave plus what I carried over?

No. You will be paid only for the leave you carried over since it is the maximum, and you must use or lose the leave you earn this year.

Is a deposit required to obtain credit for periods of service as an employee of the Federal Government for which no retirement deductions were taken?

Deposit is required in order to receive the maximum annuity but not to receive time credit. Full credit in counting total service is allowed for all civilian service with or without deposit.

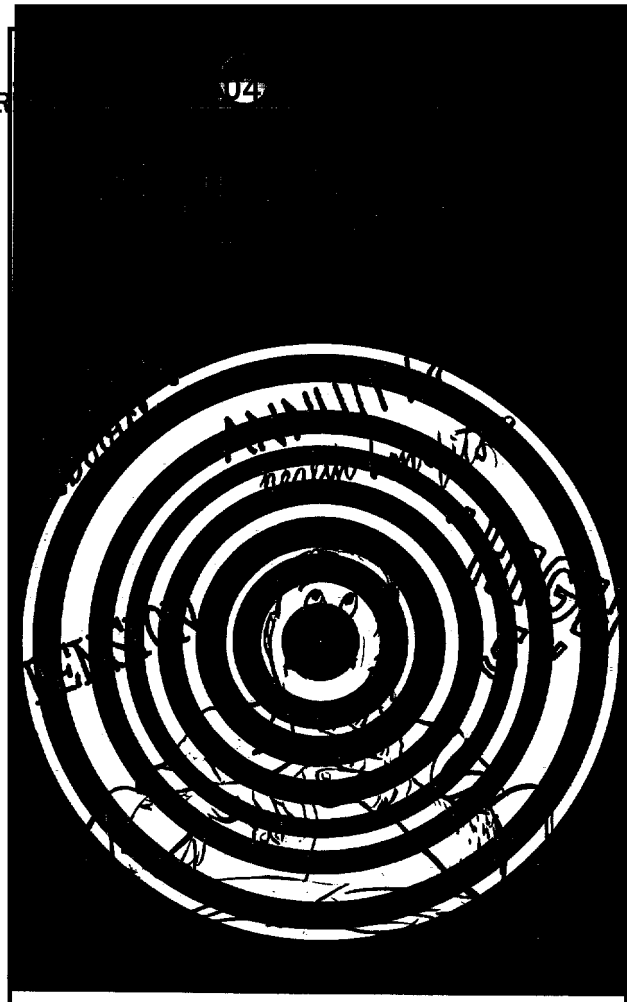
How is the annuity affected if the deposit is not made?

The annuity is reduced by one-tenth of the amount due as deposit. For example, if a retiring employee has an unpaid deposit which amounts to \$500, the yearly reduction in his annuity will be \$50.

Wouldn't it be a good investment to make a deposit?

It depends on the length of life after an annuity begins. The actual amount of a deposit made at retirement will be returned to the annuitant in 10 years. While the span of life is an unknown factor, experience indicates that the average employee who retires for reasons other than disability has an expectancy of life as follows:

Life Expectancy		
Age	Men	Women
	Years	Years
40	21	24
45	17	22
50	13	19
55	10	16
60	7	14



Under what conditions may credit be allowed for service for which an employee has received a refund of deductions?

Such service may be credited in determining length of service for the purpose of computation of annuity *only* if the redeposit is made. It may, however, be used in determining the "high-5" average salary even if the redeposit is not made. It is also used, even though the redeposit is not made, in determining whether an employee has sufficient service to make him eligible for retirement.

How is the amount of the redeposit determined?

The redeposit is made up of the exact amount refunded plus interest at the rate of 4 percent to 31 December 1947 and 3 percent thereafter, compounded annually. However, no interest is charged for periods of separation which began before 1 October 1956. Interest is charged for periods of separation which began on or after 1 October 1956 as well as for periods of employment.

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Is it to the employee's advantage to make the redeposit?

Generally, yes. Usually a redeposit should be made because otherwise the employee will receive no credit at all in the computation of his annuity for the time covered by the refund. If the employee retires on account of disability and is entitled to the 40 percent guaranteed minimum annuity, failure to make the redeposit would not affect the retiring employee's annuity; similarly, the survivor annuity payable to a child would not be affected. Should the employee die before he retires, his widow (or widower) may make the redeposit and receive the maximum survivor annuity.

Does the date of payment affect the amount of the redeposit?

Yes, just as it does in the case of a deposit. The longer the payment is delayed, the more it will cost because of the running of interest. For example, if a redeposit amounted to \$200 on 30 June 1967 and the employee does not make payment until 15 years later, the amount will have increased to \$311.

What effect does nonpayment of a deposit or a redeposit have on granting service credit for employment purposes other than retirement?

It has no effect at all. Full credit is granted, regardless of whether deposit or redeposit has been made, for such purposes as leave, promotion, pay increases, and continuance of life insurance and health benefits after retirement.

CREDITING MILITARY SERVICE FOR CIVIL SERVICE RETIREMENT

What does the term "military service" cover?

Service in the Army, Navy, Air Force, Marine Corps, and Coast Guard, including the service academies, and, after 30 June 1960, in the Regular Corps or Reserve Corps of the Public Health Service, and, after 30 June 1961, as a commissioned officer of the Coast and Geodetic Survey.

Is military service creditable for civil service retirement purposes?

As a general rule, military service is creditable provided it was active service, was terminated under honorable conditions, and was performed before separation from a civilian position under the retirement system. For exceptions to this general rule, see the questions immediately following.

Are periods of lost time (for example, AWOL, confinement, etc.) creditable as active military service?

No. All such time during an enlistment must be deducted from the total time covered by the enlistment.

Does the receipt of pension or compensation under laws administered by the Veterans' Administration bar the crediting of military service?

No. Regardless of the length of time on which the pension or compensation is based, or the reason for its allowance, full credit is given for the military service.

Does the receipt of military retired pay bar the crediting of military service?

Yes. However, credit may be allowed if the retired pay is:

- (a) Based on a disability incurred in combat with an enemy of the United States or caused by an instrument of war and incurred in the line of duty during a period of war; or
- (b) Granted under the provisions of Chapter 67, Title 10, U.S. Code (formerly Title III of Public Law 80-810).

What is Chapter 67, Title 10, U.S. Code?

It is a provision granting retired pay to members of reserve components of the Armed Forces on the basis of *service* instead of *disability*. The basic requirement is the attainment of age 60 with the completion of 20 years of service.

Is it possible to receive military retired pay and civil service annuity at the same time, using the same period of military service?

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Yes, under the conditions outlined above. Only the portion of the service which was in active status, however, may be credited toward civil service retirement.

May military retired pay be waived so that the military service will be credited under the Civil Service Retirement System?

Yes.

Does receipt of social security benefits bar credit for military service?

Receipt of social security benefits has no effect on granting credit for military service performed before 1 January 1957, but its use under the retirement system will bar social security wage credits for such military service. However, military service (except while on military leave with pay from a civilian position) performed after 31 December 1956 may not be credited toward civil service retirement if the employee or his widow or child receives or is eligible to receive monthly old age or survivors' social security benefits based on his wages or self-employment income.

May military service be credited toward retirement rather than toward social security?

Credit will automatically be given under the Civil Service Retirement System for military service performed before 1 January 1957. Credit may be given under the Civil Service Retirement System for military service performed on or after 1 January 1957 only if the employee is not eligible for social security old age benefits.

When is an employee eligible for social security so as to disqualify him from receiving credit toward retirement for military service performed on or after 1 January 1957?

An employee would, if he had enough "covered employment," be eligible for social security when he reached age 62. At this age an employee is considered eligible for social security even though he does not apply for it, or having applied, is not receiving any benefit. However, social security benefits paid on account of disability are not disqualifying until converted to old age benefits, generally at age 65.

If an employee retires before he is eligible for social security, may he receive credit toward retirement for military service performed on or after 1 January 1957?

Yes. Credit for the military service will be allowed during the time the employee is not eligible for social security. If he becomes eligible for social security after he retires, his annuity will at that time be recomputed to exclude credit for the military service.

What choice does an employee's widow (or widower or dependent child) have between crediting military service toward retirement or toward social security?

She has no choice with regard to military service performed on or after 1 January 1957; if she is eligible for social security, then the military service cannot be credited under the Civil Service Retirement System. With regard to military service before 1 January 1957, she does have a choice; she can choose to have

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the military service used under the Civil Service Retirement System or credited toward the social security benefit.

Is deposit required for military service?

No. Full credit is given for military service without any deposit to the retirement fund. Such service is free.

What credit is given if a civilian employee is placed on furlough or leave without pay to enter the military service?

The entire furlough period is credited, without deposit, as civilian service if it ended no later than 31 December 1956. If it ended after 31 December 1956, full credit is allowed for the furlough period up to a maximum of 5 years.

May an employee receive credit for service with the National Guard?

Only when the organization (or unit) is actually mustered into, or activated in, the U.S. Army or Air Force. Training periods or other service performed for a State government, or when the National Guard is called for duty by the Governor of a State, is not creditable.

HEALTH BENEFITS

My mother lives with our family and is dependent upon me for her support. Is she eligible to be covered under the Health Benefits Program?

No. For enrollment purposes, your family consists of your wife (or husband) and your

unmarried children under age 21, including legally adopted children. Unmarried step-children, foster children, and recognized natural (illegitimate) children under 21 are also included if they live with you in a regular parent-child relationship.

A foster child for health benefits purposes is a child whom you are raising as your own and who lives with you. There must exist an expectation that you will continue to rear him indefinitely into adulthood.

PLEASE NOTE: The answer to your question and similar ones can be found in Standard Form No. 2809-A, *The Federal Employees' Health Benefits Program*, which your administrative officer can obtain for you.

In November 1966 I failed to take advantage of the opportunity to enroll in the Federal Employees Health Benefits Program. When will I have another chance to enroll?

The date for the next open season has been set by the Civil Service Commission as 10 to 28 November 1969. Eligible employees who are not enrolled in a health benefits plan will be permitted to enroll during the open season. At the same time, employees who are already enrolled in a plan will be able to change to another option (if any) of the plan in which they are now enrolled. Also, employees who are enrolled for self only may change to a family-type enrollment in the same or a different plan or option. Changes made by employees during the open season will become effective at the beginning of the first pay period in 1970.

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Help from your records management officer

Office Claustrophobia?

If you are experiencing a cramped feeling in your office, or are trying to make room for an additional desk, call your Records Management Officer for help. In recent years manufacturers have developed new filing systems, equipment, and supplies that provide much greater capacities, require less floor space, and increase the speed of records filing and retrieving. The central records staff keeps abreast of these developments for your Rec-

ords Management Officer. New style folders, labels, guides, and other supplies are made to improve file operations. Recent innovations in the filing equipment field include shelf files, optical file scanners, mechanized rotary files, cabinets that fit atop file cabinets, mobile shelving on tracks, roll-out files, motorized shelving, and other exotic types. Many of these can reduce floor space requirements by half yet double the filing capacity. Not every file needs automation, but any file can be improved.

Emergencies

"Semper Paratus" say the Coast Guard. Can you say the same? Are you prepared if a fire, flood, or riot tears up your office? What about national defense in time of war? The Vital Records Program is designed to reconstitute your operation after the initial crisis or during an emergency. Modern and effective offices in government and industry have Vital Records Schedules and up-to-date collections in their emergency storage. "Be Prepared," say the Boy Scouts. Call your Records Management Officer about identifying and protecting your Vital Records. If you have a Program, ask him to review and update it.

Joint Effort Produces Breakthrough

A major breakthrough was achieved in the field of high-speed facsimile communications with the introduction of secure Long Distance Xerography (LDX) circuits in the Washington area.

After technical evaluation by the National Communications System (NCS) the prototype system was adopted for use in the Washington Area High-Speed Facsimile System, which is comprised of full-duplex circuits (send and receive simultaneously) between the White House and various elements of the Government. The network has been approved for all categories of traffic and classification levels.

copies per minute, the speed depending upon the bandwidth of the circuit. At the six copies per minute speed, the entire Encyclopedia Britannica could be transmitted in 60 hours. Exceptional speed is achieved by elimination of the necessity for converting text to machine language for encryption and transmission and the exceptional flexibility is demonstrated by the ability to transmit drawings, handwritten notes, symbols, maps, etc., in addition to normal typewritten text. Colors may be transmitted, but are received in black and white. In other words, any document that can be reproduced by Xerox 914 or 2400 copiers can be processed by the LDX.

LONG DISTANCE XEROGRAPHY (LDX)



LDX Invaluable in Crises

Currently the system is considered a special purpose network and augments existing narrative message communications channels. It has proven invaluable during recent crises periods where rapid exchange of information was necessary between agencies.

Exceptional Transmission Speed

The LDX equipment used to send and receive documents is similar to the unclassified Xerox LDX equipment used by private industry. Each terminal consists of a scanner (transmitter) and printer (receiver). It is possible for an untrained operator to transmit and receive documents at the rate of either one 8½ x 11 copy per minute or six 8½ x 11

Enlarged Network in the Offing

Because of the terminal equipment lease costs and the 50 KHz (one copy per minute) and 200 KHz (six copies per minute) bandwidth requirements of the system, it is quite expensive to support. However, plans are in the offing to enlarge the network during the next two years by the installation and activation of a wideband facsimile switching center in the Washington area, permitting additional subscribers to enter the network. Instead of expensive point-to-point circuitry between agencies, a subscriber will be able to reach another subscriber in the system by calling the appropriate number through the switch (utilizing touch tone telephone service) and exchange documentation after the connection has been completed.



The hints given below are part of the Organization's over-all Safety Program—on the job, in your car, at home, and at play.

FLAMMABLE LIQUIDS—A POSSIBLE DANGER

A Common Fire Hazard

Flammable liquids, including many that evaporate rapidly, are widely used throughout the Government—in depots, garages, industrial-type plants, laboratories, and even offices. (The National Fire Protection Association defines flammable those liquids with a flash point below 140 degrees F. The flash point is the lowest temperature at which the liquid gives off enough vapor to form an ignitable mixture with the air near the surface of the liquid or within a vessel and to produce a flame when a source of ignition is brought close to the surface of the liquid.)

Among the more common flammable liquids are acetic acid, acetone, benzene, ethyl acetate, ethyl alcohol, ethyl ether, gasoline, kerosene, naphtha (hi-flash), rubber solvent, and vinyl acetate.

Vapors from a flammable liquid usually cannot be seen and may be difficult to detect unless a combustible gas indicator is used. Frequently, investigations of fire involving flammable liquids indicate the cause as ignition of

a vapor trail, and a resultant flashback, at a considerable distance from the source of the vapor. Some common sources of ignition are open flames, hot surfaces, sparks from contact of metals, operation of electrical equipment, discharge of static electricity and, of course, smoking and matches.

A Health Hazard

Flammable liquids also may present health hazards from skin contact and inhalation of toxic vapors. Some flammable liquids are primary skin irritants that destroy tissue, and some are skin sensitizers. An inhalation hazard exists in all cases, varying in degree with the concentration and toxicity of the vapor.

Safe Practices

Here are a few of the safe practices that will reduce the hazards in using flammable liquids:

- In storing and handling, use protective devices, such as self-closing covers or valves, pressure and vacuum relief devices, portable safety cans, and flame arresters.

- Never use a container for any liquid other than that for which it is intended and so marked.

- Keep at the job site only that quantity of liquid needed during the shift. At the end of the shift, return any unused liquid to designated storage area.



- Clean up spills of liquids immediately and dispose of cleanup rags in closed, metal safety containers.

- Never smoke, use open flames, or strike sparks where there is a possibility of igniting a flammable liquid.

- Check bonding and grounding connections for electrical continuity.

- Store drums outside when possible, but protected from the direct rays of the sun and other sources of heat.

- Provide adequate local exhaust or general ventilation at place of exposure.

- Never carry a spare container of gasoline in the interior of a vehicle, such as the closed compartment of a truck or an automobile trunk.

GOOD CHEER—AND GOOD SENSE

Drinking and Driving

With fall, and winter not far behind, comes the season to be jolly—which frequently means more than the usual indulgence in social drinking. The inevitable effect on the traffic toll has given rise to the time-honored slogan: "If you drink, don't drive; if you drive, don't drink."

But the slogan isn't always too practical under the folkways of American life and the fact that many clubs and suburban homes are far from available cabs.

What then can the host of a holiday season party do about it? He doesn't want to preach behavior or seem stingy with his drinks. But he certainly doesn't want to contribute to an accident caused by the blurred vision, slowed reflexes, or impaired judgment of one of his guests.

You may find an answer if you understand the physiological fact that time—about an hour per drink—is the key to staying sober enough to drive.

Some Practical Suggestions

Here are some suggestions you might find helpful at your next party:

- ▶ Offer your guests coffee or soft drinks for that final "one for the road."
- ▶ Never press liquor on a guest who is going to drive. When he says "No thanks," take him at his word.
- ▶ Follow the one-for-one plan: one hour before driving for each drink; no more than one drink an hour. And—no doubles.
- ▶ Close the bar—casually, no temperance lectures—at least an hour before you expect your guests to leave.
- ▶ If necessary, turn on all your diplomatic charm and persuade your overdrinking guest to let you or someone else drive him home.

"First a friend . . . then a host" is a new slogan—with accent on the first part.



CPYRGHT

If you are going overseas and thinking of cancelling your Government health insurance, you would be wise to calculate the risk first.

Out-Patient Expenses Aren't Covered

Someone may have told you that you don't need to carry your own Government health insurance when you go overseas because you will be covered by a free Government program. If you are a certain age and very lucky, they might possibly be right. But before you make your decision, there are certain facts you should know.

The Overseas Medical Program for Employees and Dependents covers medical expenses *only* when in-patient hospitalization occurs. Experience has shown that often individuals overseas require only out-patient treatment for such medical care as X-rays, laboratory tests, and application of casts for broken limbs—expenses normally reimbursed by the health insurance contract. In addition, normal obstetrical care and correction or treatment of conditions existing prior to going overseas are not reimbursed under the Overseas Medical Program even though in-patient hospitalization does occur.

Home Leave Illness or Injury

Since the Program covers only an illness or injury while located abroad, medical conditions arising while you or your dependents are on home leave are excluded from coverage. If any member of the family requires hospitalization during this leave, all of the expenses must be borne by the employee.

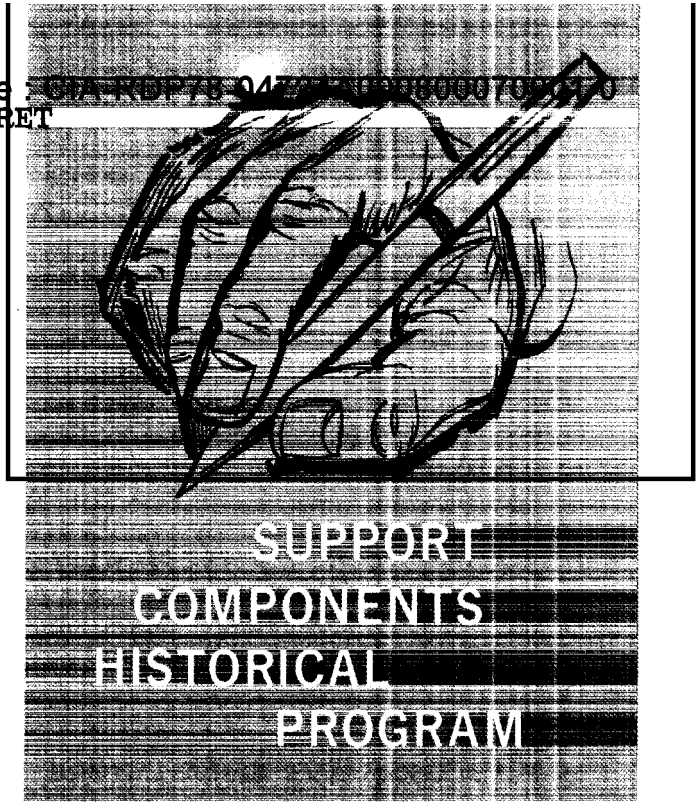
Other Factors to Consider

There is a statutory deduction of \$35 from all overseas dependent claims and this amount is usually reimbursed by the Association Plan. If an employee has several dependents hospitalized, the cost of the premiums of the Plan are soon absorbed.

Another important factor you should consider is your eligibility to continue your health benefits after retirement. (With health costs increasing more rapidly than other costs of living and economists predicting future charges of \$100 a day for a semi-private hospital room, this factor should receive particular attention.) Cancellation of your insurance when you go overseas could mean loss of this important coverage at time of retirement. To be eligible an employee must have been enrolled (or covered as a family member) in a plan under the Health Benefits Program *during*:

- The five years of service immediately preceding retirement, or
- All service since the first opportunity to enroll, or
- All service since 30 December 1964.

You know your own family and financial situation better than anyone. After considering both your personal factors and factors described above, it is up to you to decide if you should take the calculated risk of cancelling your health benefits contract when you go overseas.



Inception of Program

Some eighteen months after the successful initiation of an historical program in one of the major components it was decided that all major components should have their own historical programs. It was felt to be essential to place in true perspective the records of the component's operations, activities, procedures, successes and failures; plus the concepts leading to the formation of its various elements, policy decisions laid down for their guidance, and the authorities and agreements under which they have conducted their activities. Such a systematic record of the past, stressing "lessons learned," would be basic to enlightened planning for the future.

Organizing the Program

The program was launched with the appointment of a coordinator of the effort and the issuance of an administrative instruction. The instruction set up an historical board with a chairman and representatives from the fields of communications, security, and training. The board was charged with developing a program of histories to cover support services and with providing guidance and review in the preparation of such histories. The end product of the program would be a narrative, chronological history of support services embracing monographs dealing with each support office. To assist the board, historical officers were later named for each of the offices.

The offices were advised that, where possible, the writing should be done by on-duty personnel who were intimately acquainted with the operations and procedures of their respective offices. Initially there appeared to be a certain understandable lack of enthusiasm as this represented an additional heavy workload. However, all offices responded admirably and in a matter of weeks the board had received the offices' programs—totaling 134 planned papers.

Satisfactory Progress Being Made

Although the start was slow, enthusiasm in most areas began to build up in a few months.

Personnel were proud of their accomplishments and soon realized that the program afforded an excellent opportunity to set down their exploits and experience for the benefit of posterity. Since in the past no historical program for support had been envisioned, many problems were encountered in research and proper documentation.

But the offices have shown satisfactory progress with a number of papers completed and a great many nearing completion.

Plans for the Future

The board contemplates bringing all narrative histories up to date every five years. In addition to these, there will be a constant flow of shorter historical papers covering special operations and activities, usually of short duration.

Methods are being examined for the identification and special retention of documents of historical value to obviate over-extensive research in the future. Support officials feel they have a right to be proud of their people's accomplishments in the past, and the board hopes that individuals are equally proud of their present accomplishments and will not consider it a chore, but rather a pleasure, to aid in preparing a meaningful historical record for those who will follow.

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A look at LEGISLATION

For More Vacations

It may be a bit early to start making plans; but, beginning in 1971, Government workers will be assured of at least five mini-vacations every year.

President Johnson signed into law a bill that provides for the celebration of three legal public holidays on Mondays. The law also adds Columbus Day as a legal public holiday; so with Labor Day, always the first Monday in September, Government workers can count on at least five three-day weekends.

Beginning in 1971, the following holiday celebrations will be moved:

- Washington's Birthday—from 22 February to the third Monday in February.
- Memorial Day—from 30 May to the last Monday in May.
- Veteran's Day—from 11 November to the fourth Monday in October.

Columbus Day will be celebrated on the second Monday in October instead of 12 October.

New Year's, Independence Day, Thanksgiving and Christmas celebrations will not be affected.

Pay Gap Narrowed for Most Employees

The July 1968 pay raise, the second phase of the plan under the Federal Salary Act of 1967 to reach comparability with private enterprise, narrowed the gap for most Government employees.

The Federal Salary Act of 1967 also provided for a commission to review the rates of pay of members of Congress, Justices, Judges of the Federal Judiciary, members of the Cabinet and top-level officers of the Government. Frederick R. Kappel, former Chairman of the American Telephone and Telegraph Company was named by the President to head the nine-member commission, and to make its report to him not later than 1 December 1968. Under the 1967 law, the President would then transmit his recommendations for exact rates of pay in his January budget request to Congress. The President's recommendations would take effect automatically unless disapproved by either the House or Senate within a specified period; also Congress could establish different rates of pay.

In the July 1969 raise, the President is required by the Federal Salary Act of 1967 to adjust upward the various classified scales to whatever extent is necessary to achieve comparability with private enterprise rates as determined in the 1968 annual survey of the Bureau of Labor Statistics. But there is some sentiment in Congress for a thorough investigation of the methods used by the Bureau of Labor Statistics and the Civil Service Commission in determining Government salaries. Businessmen have complained to Congress that BLS tends to peg private enterprise salaries at the highest going rates for a particular

profession and that BLS surveys are made mostly in large companies in the nation's biggest cities where salaries tend to be higher. The CSC is charged with inflating the importance of Federal jobs, equating them with positions in private enterprise of much more responsibility. Any change in figuring comparability could affect the July 1969 raise, not only of civilians but also the pay of the military which is increased to the extent of the average increase authorized for classified civilian employees.

Amendment to Federal Credit Union Act

The President has approved a bill with amendments to the Federal Credit Union Act, which:

- Extends the secured loan maturity from 5 to 10 years.
- Authorizes the unsecured loan limit to be increased to \$2,500.
- Authorizes investment in State-chartered central credit unions.
- Authorizes executive committee to borrow funds.

Individual credit unions can set their policies as to loan and maturity limits within the maximum set by law.

The Senate struck the House-passed provision authorizing an insurance program to cover individual loans against disruption of repayments due to accident or health.

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